

THIS IS TO CERTIFY THAT THIS
IS A TRUE AND CORRECT COPY
OF THE ORIGINAL DOCUMENT
WELLS FARGO BANK, N.A.

X

This Document Prepared By:

NIKIA HARRISON
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD,
FORT MILL, SC 29715
(800) 416-1472

When Recorded Mail To:

FIRST AMERICAN TITLE
ATTN: LMTS
P.O. BOX 27670
SANTA ANA, CA 92799-7670

Tax/Parcel No. 8290-11-7847

[Space Above This Line for Recording Data]

Original Principal Amount: \$312,400.00

Unpaid Principal Amount: \$330,237.78

New Principal Amount \$270,439.55

New Money (Cap): \$0.00

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)
(Providing for Fixed Rate)

Tax Exempt per Virginia State Code 58.1-803C

This Loan Modification Agreement ("Agreement"), made this 19TH day of OCTOBER, 2013, between **KAREN BLAKENEY AND DENNELL HINES, WIFE AND HUSBAND** ("Borrower"), whose address is **16630 RESERVIOR LOOP, DUMFRIES, VIRGINIA 22026** and **WELLS FARGO BANK, N.A.** ("Lender"), whose address is **3476 STATEVIEW BLVD, MAC# X7801-03K, FORT MILL, SC 29715** amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **APRIL 18, 2008** and recorded on **APRIL 21, 2008** in **INSTRUMENT NO. 200804210037238, PRINCE WILLIAM COUNTY, VIRGINIA**, and (2) the Note, in the original principal amount of U.S. \$312,400.00,

Wells Fargo Custom HUD Loan Modification Agreement

First American Mortgage Services

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Exhibit 3

bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property," located at
16630 RESERVIOR LOOP, DUMFRIES, VIRGINIA 22026

the real property described is located in **PRINCE WILLIAM COUNTY, VIRGINIA** and being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. Borrower agrees that certain amounts owed will not be capitalized, waived, or addressed as part of this Agreement, and will remain owed until paid. These amounts owed are referenced in the Cover Letter to this Agreement, which is incorporated herein, and are to be paid with the return of this executed Agreement. If these amounts owed are not paid with the return of this executed Agreement, then Lender may deem this Agreement void.
2. As of, **DECEMBER 1, 2013** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$270,439.55**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$0.00** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed. This **Unpaid Principal Balance has been reduced by the contemporaneous HUD Partial Claim amount of \$59,798.23. This agreement is conditioned on the proper execution and recording of this HUD Partial Claim.**
3. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender Interest will be charged on the Unpaid Principal Balance at the yearly rate of **3.2500%**, from **DECEMBER 1, 2013**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,176.97**, beginning on the **1ST day of JANUARY, 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **DECEMBER 1, 2043** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
4. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument. If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.
5. The Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement.
6. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of

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taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, null and void, as of the date specified in Paragraph No. 1 above:

- (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
 - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
7. If the borrower has filed for or received a discharge in a bankruptcy proceeding subsequent to or in conjunction with the execution of this Agreement and said debt was not reaffirmed during the course of the proceeding, Lender agrees that I will not have personal liability on the debt pursuant to this Agreement and may only enforce the lien as against the property.
8. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
9. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
10. If included, the undersigned Borrower(s) acknowledges receipt and acceptance of the Notice of Special Flood Hazard disclosure

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In Witness Whereof, the Lender have executed this Agreement.

WELLS FARGO BANK, N.A.

Marcelline Zomatchi **Marcelline Zomatchi**
Vice President Loan Documentation 12/31/2013

By

(print name)

Date

(title)

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

STATE OF Pans MN

COUNTY OF Dakota

The instrument was acknowledged before me this 12·31·2013 by
Marcelline Zomatchi,
Vice President Loan Documentation of WELLS FARGO BANK, N.A.,
a Vice President Loan Documentation, on behalf of said corporation.

Cynthia M Schaefer
Notary Public

Printed Name: Cynthia M Schaefer

My commission expires: Jan 31 2015



THIS DOCUMENT WAS PREPARED BY:

NIKIA HARRISON
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD,
FORT MILL, SC 29715

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In Witness Whereof, I have executed this Agreement.

Karen Blakney
Borrower: KAREN BLAKENEY

Dennell Hines
Borrower: DENNELL HINES

11/4/13
Date
11/4/13
Date

Borrower:

Date

Borrower:

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of Virginia
County of Prince William

The foregoing instrument was acknowledged before me this 11/04/2013 (date) by
KAREN BLAKENEY, DENNELL HINES (name of person acknowledged)

Symone Stewart
Notary Public
Printed Name: Symone Stewart
My commission expires: 12/31/2017



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EXHIBIT A

BORROWER(S): KAREN BLAKENEY AND DENNELL HINES, WIFE AND HUSBAND

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

ALL THAT CERTAIN LOT OR PARCEL OF LAND SITUATE IN THE COUNTY OF PRINCE WILLIAM, COMMONWEALTH OF VIRGINIA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: LOT 15, SECTION 2, SPY GLASS HILL, AS THE SAME APPEARS DULY DEDICATED, PLATTED AND RECORDED AS INSTRUMENT NUMBER: 200307240124838 AMONG THE LAND RECORDS OF PRINCE WILLIAM COUNTY, VIRGINIA.

ALSO KNOWN AS: 16630 RESERVIOR LOOP, DUMFRIES, VIRGINIA 22026

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Date: OCTOBER 19, 2013

Loan Number: (scan barcode)

Lender: WELLS FARGO BANK, N.A.

Borrower: KAREN BLAKENEY, DENNELL HINES

Property Address: 16630 RESERVIOR LOOP, DUMFRIES, VIRGINIA 22026

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Borrower

KAREN BLAKENEY

Borrower

DENNELL HINES

Borrower

11-4-13

Date

11-4-2013

Date

Borrower

Date

Borrower

Date

Borrower

Date